

TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE



**FISCAL MEMORANDUM**

**HB 1652 - SB 2279**

February 9, 2022

**SUMMARY OF BILL AS AMENDED (013372):** Requires a business that allows an individual to accept an automatic renewal or continuous service offer online to provide the option to terminate the service online without additional steps. Provides exceptions for certain businesses, state or national banks, trust companies, credit unions, businesses licensed by the Department of Commerce and Insurance, and person or entities licensed by the Department of Financial Institutions or regulated by the Tennessee Public Utilities Commission. Establishes a violation of such is an unfair and deceptive act or practice under the *Consumer Protection Act of 1977*. Effective January 1, 2023.

**FISCAL IMPACT OF BILL AS AMENDED:**

**NOT SIGNIFICANT**

Assumptions for the bill as amended:

- Any increase in the number of complaints handled by the Attorney General is estimated to be not significant and can be handled by existing staff during normal work hours.
- Committing an unfair or deceptive practice under the *Consumer Protection Act of 1977* is a Class B misdemeanor offense.
- There will not be a sufficient number of prosecutions for state or local government to experience any significant increase in revenue or expenditures.

**IMPACT TO COMMERCE OF BILL AS AMENDED:**

**NOT SIGNIFICANT**

Assumption:

- Any impact to commerce or jobs in Tennessee is estimated to be not significant.

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**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner". The script is cursive and fluid.

Krista Lee Carsner, Executive Director

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